

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19–20673–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Umit Arat
175 W 2nd St
Clifton, NJ 07011

Social Security No.:
xxx–xx–2412

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 05/28/2019 and a confirmation hearing on such Plan has been scheduled for 8/1/2019.

The debtor filed a Modified Plan on 10/14/2019 and a confirmation hearing on the Modified Plan is scheduled for 11/21/2019 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 17, 2019
JAN: dmc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Umit Arat
 Debtor

Case No. 19-20673-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Umit Arat, 175 W 2nd St, Clifton, NJ 07011-2409
 518320437 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518268708 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
 518381436 +PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 18 2019 01:16:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 18 2019 01:16:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518268710 +E-mail/Text: ally@ebn.phinsolutions.com Oct 18 2019 01:15:14 Ally Financial,
 Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901

518268709 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2019 01:22:59
 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067

518392316 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 18 2019 01:37:43
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

518382776 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Oct 18 2019 01:17:26
 U.S. Bank Trust, N.A., as Trustee for LSF10 Master, c/o Caliber Home Loans,
 13801 Wireless Way, Oklahoma City OK 73134-2500

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518351751* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701

518268707 ##+American Express, PO Box 26312, Lehigh Valley, PA 18002-6312

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:

David G. Beslow on behalf of Debtor Umit Arat yrodriguez@goldmanlaw.org,
 yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor PNC BANK, National Association dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jill Manzo on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
 PARTICIPATION TRUST By Caliber Home Loans, INC., as its attorney in fact bankruptcy@feinsuch.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor PNC BANK, National Association
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6